

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>UNITED STATES OF AMERICA</b>	<b>:</b>	<b>CRIMINAL NO.</b> _____
<b>v.</b>	<b>:</b>	<b>DATE FILED:</b> _____
<b>JOHN PAUL HAGGERTY</b>	<b>:</b>	<b>VIOLATIONS:</b>
<b>a/k/a "Paul Gilfillan"</b>	<b>:</b>	<b>18 U.S.C. § 1344 (bank fraud - 12 counts)</b>
	<b>:</b>	<b>18 U.S.C. § 2 (aiding and abetting)</b>
	<b>:</b>	<b>Notice of forfeiture</b>

**INFORMATION**

**COUNTS ONE THROUGH TWELVE**

**THE UNITED STATES ATTORNEY CHARGES THAT:**

1. At all times material to this information, the banks listed below in paragraph 9 were financial institutions, the deposits of which were insured by the Federal Deposit Insurance Corporation.

2. From on or about November 18, 2008, to on or about May 3, 2009, in the Eastern District of Pennsylvania, and elsewhere, defendant

**JOHN PAUL HAGGERTY,**  
**a/k/a "Paul Gilfillan"**

knowingly executed, and attempted to execute, and aided and abetted the execution of, a scheme to defraud the banks listed below in paragraph 9 and to obtain monies owned by and under the care, custody, and control of those banks by means of false and fraudulent pretenses, representations, and promises.

## **THE SCHEME**

Defendant JOHN PAUL HAGGERTY, using his name and the name “Paul Gilfillan,” committed the following scheme to defraud approximately 135 times at various locations around the United States:

3. Defendant JOHN PAUL HAGGERTY opened an account at a bank, made a small cash deposit, and obtained an ATM card associated with that account. HAGGERTY soon after activated the ATM card by making a small ATM transaction.

4. Defendant JOHN PAUL HAGGERTY caused multiple ATM cash withdrawals to be made using the ATM card associated with the bank account he had opened. HAGGERTY caused these withdrawals to be made at ATM machines in England.

5. Defendant JOHN PAUL HAGGERTY contacted the bank and falsely claimed to the bank that his ATM card and personal identification number (PIN) had been stolen while he was in England and that multiple unauthorized ATM cash withdrawals had been made on his account. HAGGERTY often submitted a letter to the bank in which he made this false claim (using identical language with each bank describing how his ATM card was stolen). HAGGERTY also often submitted a document which he had fabricated and which he falsely claimed was a police report showing that he had reported the ATM card theft to a local police department (using identical language in the reports submitted to each bank).

6. Defendant JOHN PAUL HAGGERTY demanded that the bank refund to him the amounts of the ATM cash transactions which he falsely claimed had been made without his authorization.

7. Defendant JOHN PAUL HAGGERTY, when a bank credited his account with the amounts of the ATM cash transactions which HAGGERTY falsely claimed were made without his authorization, then withdrew those funds for his own use.

8. Defendant JOHN PAUL HAGGERTY, after committing this scheme in one geographic area, then moved on to another jurisdiction and continued to commit this scheme with banks in that geographic area.

9. In total, through defendant JOHN PAUL HAGGERTY's operation of these 135 schemes to defraud and attempted schemes to defraud, HAGGERTY attempted to obtain approximately \$277,047 and, of that, succeeded in obtaining approximately \$206,974.

10. In the Eastern District of Pennsylvania, defendant JOHN PAUL HAGGERTY opened the following accounts at the named banks in the name of PAUL GILFILLAN, and made and attempted to make, and aided and abetted the making and attempted making of, withdrawals of the following amounts:

Count	Bank	Location	Date began	Loss	Attempted loss	Date ended
1	Sovereign Bank	Philadelphia, PA	11/18/08	2313.39		12/24/09
2	Fulton Bank	Southampton, PA	11/19/08	1889.40		2/18/09
3	Univest	Blue Bell, PA	11/19/08	1498.60		4/15/09
4	National Penn (dba First Service Bank)	Bensalem, PA	11/20/08	2385.22		12/20/09
5	Republic First Bank	Philadelphia, PA	11/20/08	1479.20		3/20/09
6	Royal Bank	Philadelphia, PA	11/20/08	1087.39		2/24/09
7	Beneficial Bank	Philadelphia, PA	12/18/08	2325.28		4/1/09
8	Susquehanna Bank	Ardmore, PA	12/19/08	2130.86		2/26/09
9	Conestoga Bank	Glenside, PA	12/28/08	2003.13		3/12/09

Count	Bank	Location	Date began	Loss	Attempted loss	Date ended
10	Allegiance Bank	Bala Cynwd, PA	2/4/09		2382.45	4/20/09
11	Continental Bank	Plymouth Meeting, PA	2/4/09		2300.82	4/6/09
12	Keystone Bank	Swarthmore, PA	2/5/09	2284.04		5/3/09
	Totals			19,396.51	4,683.27	

In violation of Title 18, United States Code, Sections 1344 and 2.

## NOTICE OF FORFEITURE

### THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

1. As a result of the violations of Title 18, United States Code, Section 1344, set forth in this information, defendant

**JOHN PAUL HAGGERTY**  
**a/k/a “Paul Gilfillan”**

shall forfeit to the United States of America any property that constitutes, or is derived from, proceeds obtained directly or indirectly from the commission of such offenses, including, but not limited to, the sum of \$19,396.51.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 18, United States Code, Section 982(b), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant(s) up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 982(a)(2).

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**MICHAEL L. LEVY**  
**UNITED STATES ATTORNEY**